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Official Form 1 (4/07)				oannone		igo <u> </u>	01 11	1			
	United No			ruptcy (t of Illino					Vol	untary	Petition
Name of Debtor (if individual, Ross, Sidney R.	enter Last, First	, Middle):			Name	of Joint	Debtor (Spou	se) (Last, First	, Middle):		
All Other Names used by the D (include married, maiden, and t		8 years					es used by the			3 years	
Last four digits of Soc. Sec./Co	mplete EIN or o	ther Tax I	D No. (if mo	ore than one, state	all) Last f	our digits	s of Soc. Sec./	Complete EIN	or other Ta	ax ID No. (if	more than one, state all
Street Address of Debtor (No. a 2412 S. 11th Ave. Broadview, IL	and Street, City,	and State)	:	ZIP Code	Street	Address	of Joint Debte	or (No. and St	reet, City, a	nd State):	ZIP Code
				60155		. CD	. 1	D ' ' 1 DI	CD :		
County of Residence or of the I	Principal Place o	f Business	3:		Coun	ty of Res	idence or of th	ie Principal Pl	ace of Busi	ness:	
Mailing Address of Debtor (if o	lifferent from str	eet addres	s):		Maili	ng Addre	ss of Joint De	btor (if differe	nt from stre	eet address):	
			_	ZIP Code							ZIP Code
Location of Principal Assets of (if different from street address		r									
Type of Debto (Form of Organizat				of Business			Chapte	er of Bankruj	ptcy Code	Under Whic	ch
(Check one box) ■ Individual (includes Joint D See Exhibit D on page 2 of □ Corporation (includes LLC □ Partnership □ Other (If debtor is not one of the check this box and state type of	this form. and LLP)	Sing in 1 Rail Stoo Com Clea Othe	1 U.S.C. § road kbroker modity Br uring Bank er Tax-Exe (Check bo) tor is a tax- er Title 26	eal Estate as 101 (51B) oker empt Entity c, if applicable exempt orga of the United) unization I States	☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha☐ Cha		Of Natur (Checiconsumer debts. \$ 101(8) as ividual primarily	hapter 15 P a Foreign 1 a Foreign 2 e of Debts k one box)		eding ecognition
Filir	ng Fee (Check or		e (the filter	nal Revenue		k one box		Chapter 11	<u> </u>		
 ☐ Full Filing Fee attached ☐ Filing Fee to be paid in inst attach signed application fo is unable to pay fee except ☐ Filing Fee waiver requested attach signed application for 	allments (applicate the court's consin installments. I	able to ind sideration Rule 10066 hapter 7 in	certifying to the certifying to the certifying to the certification of the certified to the certified to the certifying to the certified to the certifie	hat the debto cial Form 3A. only). Must	Check	Debtor Debtor if: Debtor to insid all appli A plan Accepts	is a small bus is not a small	business debtor as business debto oncontingent I s) are less than with this petiti lan were solici	s defined in or as define diquidated din \$2,190,00 dion.	d in 11 U.S. ebts (exclud 0.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Info		e for distri	bution to u	nsecured cre	ditors	ciasses	of creditors, in			FOR COURT	
■ Debtor estimates that rands ■ Debtor estimates that, after						es paid,					
there will be no funds avail-		ion to uns	ecured cred	litors.							
Estimated Number of Creditors 1- 50- 100		1000-	5001-	10,001-	25,001-	100,00	1- OVER				
49 99 199 ■ □ □	999	5,000	10,000	25,000	50,000	100,000					
Estimated Assets	· ⊔							\dashv			
\$0 to \$10,000	510,001 to 5100,000		0,001 to nillion		00,001 to million		More than \$100 million				
Estimated Liabilities \$\Begin{array}{cccccccccccccccccccccccccccccccccccc	550,001 to	□ \$100	0,001 to	□ \$1,00	00,001 to		More than				
	5100,001 to 5100,000		0,001 to nillion		million		\$100 million				

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Official Form 1 (4/07) FORM B1, Page 2

Official Form 1	1 (4/07)	- age 2 or 11	FORM B1, Page 2					
Voluntary	Petition	Name of Debtor(s): Ross, Sidney R.						
(This page mus	t be completed and filed in every case)							
	All Prior Bankruptcy Cases Filed Within Last		ditional sheet)					
Location Where Filed:	- None -	Case Number:	Date Filed:					
Location Where Filed:		Case Number:	Date Filed:					
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or		one, attach additional sheet)					
Name of Debto - None -	or:	Case Number:	Date Filed:					
District:		Relationship:	Judge:					
	Exhibit A	Ex	hibit B					
forms 10K an pursuant to So	eted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11,						
□ Exhibit A	A is attached and made a part of this petition.	X /s/ Bennie W. Fernandez Signature of Attorney for Debtor(s) Bennie W. Fernandez	September 17, 2007 (Date)					
	Exh	ibit C						
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?					
	Exh	uibit D						
Exhibit I If this is a join	_	a part of this petition.	separate Exhibit D.)					
L Exhibit I	O also completed and signed by the joint debtor is attached a							
	Information Regardin (Check any ap	_						
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset	s in this District for 180 any other District.					
	There is a bankruptcy case concerning debtor's affiliate, ge		-					
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is a defendar ne interests of the parties will be serve	nt in an action or d in regard to the relief					
	Statement by a Debtor Who Resides (Check all app		y					
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)					
	(Name of landlord that obtained judgment)							
	(Address of landlord)							
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and							
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become due	e during the 30-day period					

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Ross, Sidney R.

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Sidney R. Ross

Signature of Debtor Sidney R. Ross

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 17, 2007

Date

Signature of Attorney

X /s/ Bennie W. Fernandez

Signature of Attorney for Debtor(s)

Bennie W. Fernandez

Printed Name of Attorney for Debtor(s)

The Law Office of Bennie W. Fernandez

Firm Name

108 W. Madison Oak Park, IL 60302

Address

Email: Bennie161@sbcglobal.net (708) 386-1812 Fax: (708) 386-2014

Telephone Number

September 17, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Sidney R. Ross		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances
here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Sidney R. Ross	
_	Sidney R. Ross	

Date: September 17, 2007

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Official Form 6F (10/06)

In re	Sidney R. Ross	Case No.	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			F				
CREDITOR'S NAME,	CO	Hu	lusband, Wife, Joint, or Community			D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	COZH-ZGEZ	UNLIQUIDAT	SPUTE	AMOUNT OF CLAIM
Account No. 3737-408759-53002				7 7	Ť		
American Express P.O. Box 00001 Los Angeles, CA 90096-0001		-			E D		858.69
Account No. 401804004308		H	Opened 9/01/93 Last Active 3/12/07	+		H	
Associates/citibank Po Box 6003 Hagerstown, MD 21747		-	CreditCard				1,807.00
Account No. 3746-300203-47169			Credit Line	T		T	
Bank of America P.O. Box 45224 Jacksonville, FL 32231		-					12,258.39
Account No. 430587683075			Opened 10/08/93 Last Active 3/11/07	+			
Chase 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard				7,472.00
3 continuation sheets attached				Subt			22,396.08
Continuation shoots attached			(Total of t	his	pag	ge)	22,000.00

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Official Form 6F (10/06) - Cont.

In re	Sidney R. Ross	Case No	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community			D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGEN	NLIQUIDAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. 426684103485			Opened 7/21/03 Last Active 3/11/07	Ť	T E D		
Chase 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard		D		2,685.00
Account No. 426684110018	╁		Opened 6/15/06 Last Active 3/11/07 CreditCard		+		2,003.00
Chase 800 Brooksedge Blvd Westerville, OH 43081		-	Creditoard				
	┸						2,157.00
Account No. 422765101919 Chase- Bp Po Box 15298 Wilmington, DE 19850		-	Opened 5/01/94 Last Active 4/12/07 CreditCard				911.00
Account No.	╁			+	+		
Citibankna Citibank / One Sto 1000 Technology Dr O Fallon, MO 63368		-					1.00
Account No.			Charge Account	+		 	1.00
Citit Cards Po Box 660370 Dallas, TX 75266-0370		-					
							2,063.87
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	•	(Total o	Sub			7,817.87

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Official Form 6F (10/06) - Cont.

In re	Sidney R. Ross	Case No	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	16	L	akand Wife Isiat as Occasionity		1	L	<u> </u>
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZH	Q U	I S P U T E D	AMOUNT OF CLAIM
Account No. 601100742058			Opened 7/20/93 Last Active 4/19/07	7	E		
Discover Po Box 15316 Wilmington, DE 19850		-	CreditCard		D		8,680.00
Account No. 601131003096	<u> </u>		Opened 2/28/05 Last Active 3/11/07	+	H	╁	
Gemb/walmart Dc Po Box 981400 El Paso, TX 79998	-	-	CreditCard				5,030.00
Account No. 545800560408	1		Opened 3/24/98 Last Active 3/08/07	+			
Hsbc Nv Po Box 19360 Portland, OR 97280		-	CreditCard				11,090.00
Account No. 549945000361			Opened 11/01/93 Last Active 3/09/07	+			
Hsbc Nv Pob 19360 Portland, OR 97280		-	CreditCard				3,275.00
Account No. 169	I	H	Opened 3/28/00 Last Active 4/12/07	\dagger	H	H	
Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713		_	CreditCard				12,083.00
Sheet no. 2 of 3 sheets attached to Schedule of				Sub			40,158.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	40,130.00

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In re	Sidney R. Ross	Case No	
•		Dehtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C O D E B T	Hu	sband, Wife, Joint, or Community	č	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		C N H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ιũ	U T F	AMOUNT OF CLAIM
Account No.	-		Line of Credit	'	Ė		
Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713		-					10.00
Account No. 504994806019	╁	┢	Opened 1/01/89 Last Active 3/11/07	十	+	╁	
Theodule 140. Go 160 160 16	1		ChargeAccount				
Sears/cbsd							
Po Box 6189		-					
Sioux Falls, SD 57117							
							0.040.00
				L			3,840.00
Account No.							
Wells Fargo Financial Illinois INC							
3000 Broadview Village Square Broadview, IL 60155		ľ					
Broadview, iE 00133							
							1,369.00
Account No.	╁	-		+	╁	╁	·
Account No.	ł						
				L			
Account No.				Т			
	1						
		<u> </u>					
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of				Sub			5,219.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				,
					Γota		75 500 05
			(Report on Summary of So	che	dule	es)	75,590.95

American Express P.O. Box 00001 Los Angeles, CA 90096-0001

Associates/citibank Po Box 6003 Hagerstown, MD 21747

Bank of America P.O. Box 45224 Jacksonville, FL 32231

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase- Bp Po Box 15298 Wilmington, DE 19850

Citibankna Citibank / One Sto 1000 Technology Dr O Fallon, MO 63368

Citit Cards Po Box 660370 Dallas, TX 75266-0370

Discover Po Box 15316 Wilmington, DE 19850

Gemb/walmart Dc Po Box 981400 El Paso, TX 79998 Hsbc Nv Po Box 19360 Portland, OR 97280

Hsbc Nv Pob 19360 Portland, OR 97280

Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713

Monogram Bank N America 4060 Ogletown/Stan De5-019-03-07 Newark, DE 19713

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Wells Fargo Financial Illinois INC 3000 Broadview Village Square Broadview, IL 60155